

Abstract

Methods and systems whereby two electronic wallets communicate and exchange information. In one such system, a consumer's personal electronic wallet communicates with the exclusive or preferred wallet of a web merchant. In one such system, an internet consumer registers with a web merchant's exclusive or preferred electronic wallet ("merchant wallet") and provides consumer information (e.g., credit card number, mailing address, and other information) to the merchant wallet, which is stored by the merchant wallet in a database on the merchant server. Such information may be automatically populated by the consumer's personal electronic wallet. The consumer maintains current consumer information in a consumer electronic wallet on the consumer's personal computer. When the consumer visits the merchant site again, and orders goods or services, the merchant's preferred wallet can be automatically updated by the consumer's electronic wallet if any of the data in the merchant's wallet has changed. For example, the consumer wallet examines the information in the merchant wallet to determine if the information in the merchant wallet conforms to the current information in the consumer wallet. If the information does not conform, the consumer wallet communicates the current consumer information to the merchant wallet.

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